

ABSTRACT

A payment request associated with a transfer of funds is received and a risk management assessment for both sides thereof is performed. If the risk management assessment procedure produces an adverse indication, the payment request is declined.

- 5 Otherwise, the payment request may be processed for delivery of a payment associated therewith. The risk management assessment may be performed on the basis of credit/authentication information derived from customer information received with (or even prior to) the payment request. Such customer information may include credit card account information and/or bank account information (e.g., checking account)
- 10 information. In some cases, the risk management assessment may include an automated component and a manual (non-automated) component. Such a manual component may be needed where the automated component of the risk management assessment provides suspect information regarding one of the parties to the transaction. Where the payment request is processed for delivery of the payment, such processing may include submitting
- 15 a payment authorization request, and, upon receiving a settlement indication regarding that payment authorization request, transmitting the payment. In some cases, the payment may be transmitted as a check, while in others it may be transmitted as a money order or instruction to have funds automatically deposited in an account.